

## Have You Left School?

with a diploma, or without it? In either case, you of course do not wish to leave off being educated. When education ends, life ends.

## Take a Reading Course

Everybody reads, but too many read without any plan, and to no purpose. The college graduate is like other people in need of a system, but a little more likely to realize his need. The Chautauqua Reading Course is useful alike to the person of limited training who labors many nights over each book, and the critic or vigorous man of affairs who can sweep thru them all in a few hours. For either, a group of related, intelligible and competent studies leads to a well rounded result.

## Don't Read at Random

For many years, the very mention of a reading course has meant without further explanation, the Chautauqua reading course. It was the first and is still the best and it alone has a world wide fame. The cost is trifling, 55 for a year. Are you tired wasting your odd minutes? Write for outline A.

Chautauqua Institution  
Chautauqua, - New York

## Senator James A. Reed Answers Every Objection Urged by Lamm to Gardner Land Bank Bill

Declares State Land Banks as Necessary as  
State Banks—Farmers Discriminated  
Against for Fifty Years.

Portageville, Mo., Oct. 2, 1916.—During his great speech here today before an immense throng, Senator James A. Reed defended the Gardner land bank bill against the assaults of Judge Lamm, Republican candidate for Governor.

Senator Reed said:  
Missouri is just now witnessing the spectacle of a Republican candidate for Governor making a campaign in opposition to the establishment of a bank which will loan money to farmers on real estate security on long time and at low interest rates.

The argument of Judge Lamm, from any viewpoint, will not bear analysis. First he declares we do not need a state land bank system because the federal government is establishing a system which will meet every want of

the people. If this be true, then every farmer in the United States ought to vote the Democratic ticket for the rest of his natural life.

Second, Judge Lamm spends much time and labor in endeavoring to demonstrate that the Gardner land bank bill is in conflict with article XII, section 26 of the existing state constitution.

Even if the Judge's construction of that article were correct, his contention would be utterly immaterial, because the proposed amendment to the constitution now being submitted to the people, and which will be adopted, grants the very power to the legislature which the Judge contends the present constitution withholds.

The fact, however, is that article XII, section 26, of the existing constitution has no relation whatever to



SENATOR JAMES A. REED.

tution has no relation whatever to land banks. It applies solely to banks of issue, and land banks are banks which loan money on mortgages, not banks which issue money. Perhaps if the Judge would read the opinion of the Supreme Court in the case of Attorney General vs. Lincoln Trust Company, 144 Mo. 542, it might serve to brush away some of the cobwebs which are now disturbing his legal vision.

Third, the Judge broadly asserts that the Gardner bill contains certain defects and that the proposed constitutional amendment is so drawn that the defects can never be cured by any act of the legislature.

I cannot understand how a man of Judge Lamm's standing and intelligence can make such an assertion. It is directly in the teeth of the plain language of the proposed constitutional amendment. I quote the section in full:

"Section 1. The general assembly is hereby empowered to enact a special law to create a corporation to be known as the Missouri State Land Bank, with power to make loans on notes secured by deeds of trust or mortgages upon agricultural lands, and to issue debenture bonds against the same with all suitable and incidental powers. And to enact other special laws at the same session or at other sessions of the general assembly to amend and improve the said act, or to supply omissions or correct defects therein."

What does Judge Lamm mean by saying that the land bank bill cannot be amended, when the constitutional amendment expressly authorizes the general assembly "to enact other special laws at the same session, or at other sessions of the general assembly to amend and improve the said act, or to supply omissions or correct defects therein?" A man does not have to be a highly trained lawyer to understand that language. A portifogger can understand it. A common plain, ordinary citizen who knows the English tongue can understand it. A bill 8 years old has enough sense to know that when the constitution declares that the legislature shall have a special

## A Word About Thrift

IT IS ONLY ANOTHER NAME FOR COMMON SENSE—  
MEANS RATIONAL SAVING, INTELLIGENT SPENDING

TO SAVE FIRST IS EASIEST; TO LAY ASIDE PROMPT  
IN AN INTEREST-BEARING BANK ACCOUNT. A PART  
OF THE INCOME WHEN RECEIVED.

YOU ARE INVITED TO JOIN OUR MANY THRIFTY DE-  
POSITORS WHO ARE BUILDING FOR REAL PROSPERITY  
THROUGH A GROWING ACCOUNT HERE.

"Make This Bank Your Bank"

FARMERS & MERCHANTS BANK

MONROE CITY, MISSOURI.

"A Good Bank In a Live Town"

7005

A Special all the year  
weight

Blue Serge

27.50

See this Serge before  
you buy your fall suit.

L. L. LANE

Work Day at High School

The Madison high school students and teachers were the busy people of Madison Wednesday. The day had been set aside as work day and was just the tones of our residence polishing shoes, washing, ironing, and mending many kind of soft goods. The money will be used for better school equipment and their progress—new and energy deserves special praise from Madison citizens—Main Times



Get on the Firing Line

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# INDIVIDUALITY!

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They know that here they will find Individuality in the newest modes of the moment. Superior quality in material and workmanship. And prices are as low as they can secure elsewhere.

You too, Should Insist on Individuality  
In Your Fall and Winter Costuming

Charming Suits  
\$17.50, \$25, \$35,  
\$60 to \$100

Graceful Coats  
\$12.50, \$17.50, \$25,  
\$29.75, \$32.50

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the Middle  
West

"Quincy's Fashion Center"  
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